

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Application No.:** 09/098,481

**Customer No.:** 22927

**Attorney Docket No.:** 98-017

**Date Filed:** June 16, 1998

**Title:** METHODS AND APPARATUS FOR PROCESSING A  
CHARGE APPLIED TO A FINANCIAL ACCOUNT

**Applicants:** Walker et al.

**Group Art Unit:** 3691

**Examiner:** AKINTOLA, Olabode  
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**SUPPLEMENTAL REPLY and AMENDMENT  
following the Office Action mailed April 4, 2007**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Office Action mailed April 4, 2007 (Paper No. / Mail Date 20070404), please consider the following Supplemental Response and remarks.

This document is filed by Applicants' representative on behalf of the present Applicants for patent. Accordingly, references in this document to "we," "us," "our," and the like will be understood as indicating the present Applicants.